

POLICY NO.

GA 80 72 010

GENERAL—AUTOMOBILE LIABILITY POLICY  
Form 100000 | DECLARATIONSINSURANCE IS PROVIDED BY THE COMPANY DESIGNATED BELOW  
(A stock insurance company, herein called the company)

231 NORTH MARTINDALE ROAD

SCHIAUMBURG, ILLINOIS 60196

☒ ZURICH INSURANCE COMPANY☐ AMERICAN GUARANTEE AND  
LIABILITY INSURANCE COMPANY

Item 1. Named Insured and Address: (No., Street, Town or City, County, State)

ST. JOE MINERALS CORP. (SEE ENDT. #1)

250 PARK AVENUE

NEW YORK, N.Y.

Item 2. Policy Period: (Mo., Day Yr.)

From 2-4-83

to

2-4-84

12:01 A.M., Standard Time at the address of the named insured as stated herein.

Auto Period: Annual, unless otherwise stated.

MINING ORE DRILLING

Business of the named insured is: SMELTING &amp; WATER WORKS

The named insured is: ☐ Individual ☐ Partnership ☒ Corporation ☐ Joint Venture ☐ Other:Item 3. The insurance afforded is only with respect to the following Coverage Part(s) indicated by an "X" in ☐ or designated by Coverage Part Number(s) and to such of the following Coverage Part(s) as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, or in each applicable Coverage Part, subject to all the terms of this policy having reference thereto.

Coverage Part(s)	<input checked="" type="checkbox"/> Comprehensive General Liability Insurance		<input type="checkbox"/> Manufacturers' and Contractors' Liability Insurance	
Coverage(s)	<input type="checkbox"/> Completed Operations and Products Liability Insurance		<input type="checkbox"/> Owners', Landlords' and Tenants' Liability Insurance	
Limits of Liability	A—Bodily Injury Liability	B—Property Damage Liability	A—Bodily Injury Liability	B—Property Damage Liability
	each occurrence	aggregate	each occurrence	aggregate
	\$ PER GL 991	\$	\$	\$
Advance Premium(s)	\$ INCL.	\$ INCL.	\$	\$

† Aggregate not applicable if Owners', Landlords' and Tenants' Liability Insurance excludes structural alterations, new construction and demolition.

Coverage Part(s)	<input checked="" type="checkbox"/> Contractual Liability Insurance (Designated Contracts only)		<input type="checkbox"/> Personal Injury Liability Insurance		<input type="checkbox"/> Premises Medical Payments Insurance	
Coverage(s)	Y—Contractual Bodily Injury Liability	Z—Contractual Property Damage Liability	P—Personal Injury Liability	E—Premises Medical Payments	Refer to Coverage Part for applicable coverages.	
Limits of Liability	each occurrence	each occurrence	aggregate	See Coverage Part for Limits of Liability	each person	each accident
	\$ PER GL 991	\$	\$	\$	\$	\$
Advance Premium(s)	\$ INCL.	\$ INCL.	\$ INCL.	\$	\$	\$

Coverage Part(s)	<input type="checkbox"/> Comprehensive Personal Insurance		<input type="checkbox"/> Farmer's Comprehensive Personal Insurance	
Coverage(s)	L—Personal Liability	M—Personal Medical Payments	N—Physical Damage to Property	O—Animal Collision (applies only to Farmer's Comprehensive Personal Insurance)
Limits of Liability	See Coverage Part for Limits of Liability		See Coverage Part Schedule for Limits of Liability	
Advance Premium(s)	\$	\$	\$	\$

Coverage Part(s)	<input type="checkbox"/> Comprehensive Automobile Liability Insurance		<input type="checkbox"/> Automobile Medical Payments Insurance		<input type="checkbox"/> Uninsured Motorists Insurance	
Coverage(s)	Q—Bodily Injury Liability		R—Property Damage Liability		U—Uninsured Motorists	
Limits of Liability	each person	each occurrence	each occurrence	each person	See Endorsement	
	\$	\$	\$	\$	\$	
Advance Premium(s)	\$	\$	\$	\$	\$	

(Refer to the following designated Coverage Part(s) for Coverages and Limits of Liability afforded thereunder.)

Coverage Part(s) and Coverage Part No(s).	Advance Premium(s)	Coverage Part(s) and Coverage Part No(s).	Advance Premium
Automobile Physical Damage Insurance	<input type="checkbox"/> \$	Storekeeper's Insurance	<input type="checkbox"/> \$
Basic Automobile Liability Insurance	<input type="checkbox"/> \$	INCIDENTAL PROF. LIA	<input checked="" type="checkbox"/> \$ INCL.
Garage Insurance	<input type="checkbox"/> \$		<input type="checkbox"/> \$
Owner's and Contractor's Protective Liability Insurance	<input type="checkbox"/> \$		<input type="checkbox"/> \$

Form numbers of other Coverage Parts and of endorsements attached at issue

Total Advance Premium for this policy	\$ 114,000	Effective Date	1st Anniversary	2nd Anniversary
WL/RA 5-2-83				

Counter-signed:  
Not applicable to Texas  
10-60000-3-7  
(1-5-73)

Ptd. in U.S.A.

THIS PART B, WITH "POLICY PROVISIONS—PART A", AND COVERAGE PART(S) AND ENDORSEMENT(S), (IF ANY), ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY

By

*Mildred Francis*

Authorized Representative

DR 3300029

EXHIBIT

A

tabbles



## GENERAL AUTOMOBILE LIABILITY POLICY

83/84

# Zurich Insurance Company American Guarantee And Liability Insurance Company

231 NORTH MARTINGALE ROAD  
SCHAUMBURG, ILLINOIS 60196

## POLICY PROVISIONS — PART A

## THE COMPANY DESIGNATED ON THE DECLARATIONS PAGE

(A stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named insured as follows:

## DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard or the underground property damage hazard, or (3) for which liability is assumed by the insured under an incidental contract;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed;
- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed; or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of

(a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof;

(b) the existence of tools, uninstalled equipment or abandoned or unused materials; or

(c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery, but does not include an automobile servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the named insured by independent contractors, or (3) included within the completed operations hazard or the underground property damage hazard, or (4) for which liability is assumed by the insured under an incidental contract;

"incidental contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) side-track agreement, or (5) elevator maintenance agreement;

"insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"named insured" means the person or organization named in item 1, of the declarations of this policy;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

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(6-75)  
Ptd. in U.S.A.

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"occurrence" means an accident, including continuous or repeated exposure to conditions, which results in bodily injury or property damage neither expected nor intended from the standpoint of the insured;

"policy territory" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the bodily injury or property damage does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after

physical possession of such products has been relinquished to others;

"property damage" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period;

"underground property damage hazard" includes underground property damage as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard, or (3) for which liability is assumed by the insured under an incidental contract.

#### SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the insured in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required

of the insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

- (c) expenses incurred by the insured for first aid to others at the time of an accident, for bodily injury to which this policy applies;
- (d) reasonable expenses incurred by the insured at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

#### CONDITIONS

1. **Premiums:** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period for part thereof terminating with the end of the policy period designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

2. **Inspection and Audit:** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. **Financial Responsibility Laws:** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law in the extent of the coverage and limits of liability required by such law. The insured agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

4. **Insured's Duties in the Event of Occurrence, Claim or Suit:**

- (a) In the event of an occurrence, written notice containing particulars sufficient

to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the company or any of its authorized agents as soon as practicable.

(b) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. **Action Against Company:** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the insured to determine the insured's liability, nor shall the company be implicated by the insured or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

6. **Other Insurance:** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

(a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

(b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. **Subrogation:** In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured shall do nothing after loss to prejudice such rights.

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Insert Part B here so that top edge butts against above fold to permit insured's name and address on Part B to appear through window.

Attach Coverage Part(s) and Endorsement(s) (If Any) Here

3. Changes: Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or stop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

9. Assignment: Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon. If, however, the named insured shall die, such insurance as is afforded by this policy shall apply (1) to the named insured's legal representative, as the named insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the named insured, to the person having proper temporary custody thereof, as insured, but only until the appointment and qualification of the legal representative.

10. Three Year Policy: If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

11. Cancellation: This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be

effective. This policy may be cancelled by the company by mailing to the named insured at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the named insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

12. Declarations: By acceptance of this policy, the named insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

IN WITNESS WHEREOF, the company has caused this policy to be executed on its behalf, but the same shall not be binding upon the company unless countersigned in the declarations page by a duly authorized agent of the company.



Secretary (American Guarantee)

(60001)

  
United States Manager (Zurich)  
President (American Guarantee)

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT**  
(BROAD FORM)

This endorsement modifies the provisions of this policy relating to ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.

I agree that:

This policy does not apply:

A. Under any Liability Coverage, to bodily injury or property damage

(1) with respect to which an insured under this policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.

C. Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

(1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;

(2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or

(3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility; but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereof.

It. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or by-product material;

"source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (a) containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its source material content, and (b) resulting from the operation by any person or organization of any nuclear facility included under the first two paragraphs of the definition of nuclear facility;

"nuclear facility" means

(a) any nuclear reactor,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,

(c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"property damage" includes all forms of radioactive contamination of property.

NEW YORK EXCEPTION: The "Nuclear Energy Liability Exclusion Endorsement (Broad Form)" does not apply to Automobile Liability Insurance in New York.

DR 3300032

## COVERAGES PAGE

## COMPREHENSIVE GENERAL LIABILITY INSURANCE

1 2255;  
24.123See attachment to Policy No. BP 72 010 to complete this policy.

## ADDITIONAL DECLARATIONS

Location of all premises owned by, rented to or controlled by the named insured: None (Specify in case location is outside of the policy's coverage area.)Subject of named insured in each premises: None☐ Owner ☐ General Lessee ☐ Tenant ☐ OtherPart occupied by named insured: None

The following describes all hazards insured hereunder known to exist at the effective date of this policy, unless otherwise stated herein.

## SCHEDULE

Description of Hazard	Code No.	Premium Method	Rate		Amounts Payable	
			B.I.	P.D.	Each Occurrence	Aggregate
Premises - Operations						
AS PER SCHEDULE ON FILE WITH COMPANY			INCL. IN COMPOSITE RATE		INCL.	INCL.
Occasional Occurrence (if Permitted)						
AS PER SCHEDULE ON FILE WITH COMPANY			INCL. IN COMPOSITE RATE		INCL.	INCL.
Independent Contractors						
AS PER SCHEDULE ON FILE WITH COMPANY			INCL. IN COMPOSITE RATE		INCL.	INCL.
Completed Operations						
AS PER SCHEDULE ON FILE WITH COMPANY			INCL. IN COMPOSITE RATE		INCL.	INCL.
Products						
AS PER SCHEDULE ON FILE WITH COMPANY			INCL. IN COMPOSITE RATE		INCL.	INCL.

Final Schedule B.I. and P.D. Premiums

INCL. INCL.

When used as a premium base.

- "activities" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes.
- "cost" means the total cost to the named insured with respect to operations performed for the named insured during the policy period by independent contractors of all work (it or sub-it) in connection with such specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.
- "gross profit" means the gross amount of money charged by the named insured for such operations for the named insured or by others during the policy period on the named insured's behalf other than expenses from subcontracting, producing or making product, and includes taxes, other than those which the named insured collects as a separate item and remits directly to a governmental division.
- "premiums" means the gross amount of money charged during the policy period by producers and by all employees of the named insured, other than contractors except producers or mobile equipment and aircraft pilots and co-pilots, subject to any overhead charges or limitations of reimbursement rate applicable in accordance with the premium in use by the company.
- "sales" means the gross amount of money charged by the named insured or by others trading under its name for all goods and products sold or delivered during the policy period and charged during the policy period for distribution, servicing or repair, and includes taxes, other than those which the named insured and such others collect as a separate item and remit directly to a governmental division.

C 4 1 2 2 4

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LIABILITY

(This clause need be completed only when the endorsement is printed on a separate form.)

GL 28 IS Ed. 07 66,  
G 113

ADDITIONAL INSURED  
(Vendor—Standard Form)

This endorsement modifies each insurance as is afforded by the provisions of the policy relating to the following:  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

This endorsement, effective

(Date), is, stated time

, forms a part of policy No. 80 72 010

issued to

by

*Mildred Francis*

Authorized Representative

Name of Vendor(s)

SCHEDULE

BLANKET

Description of Product(s)

It is agreed that the "Persons Insured" provision is amended to include any person or organization designated above hereon referred to as "vendor" as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's product designated above subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:

(a) any express warranty unauthorized by the named insured;

(b) bodily injury or property damage arising out of

(i) any physical or chemical change in the form of the product made intentionally by the vendor,

(ii) repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,

(iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or

(iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient or any other thing or substance by or for the vendor.

2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such product(s) or any ingredient, part or container, entering into, accompanying or containing such product(s).

(AUTHENTIC)

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(The Attaching Clauses need be completed only when this endorsement is issued subsequent to operation of the policy.)

LIABILITY

CL 28 06 22, 07 64

5 306

ADDITIONAL INSURED  
(Employees)

1 81  
12 10

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STAKEHOLDER'S INSURANCE

This endorsement, effective

12.01.14, N., standard time;

forms a part of policy No. 80 72 010

Issued to

by

*Walter J. Turner*

It is agreed that the "Persons Insured" provision is amended to include any employee of the named insured while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

1. to bodily injury to (a) another employee of the named insured arising out of or in the course of his employment or (b) the named insured or, if the named insured is a partnership or joint venture, any partner or member thereof;
2. to property damage to property owned, occupied or used by, rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by (a) another employee of the named insured or (b) the named insured, or, if the named insured is a partnership or joint venture, any partner or member thereof.

(ADDITIONAL)

F14584

DR000110



POLICY NO.	EFFECTIVE DATE	AGENCY NO.	ADD'L PREMIUM	RETURN PREMIUM
80 72 010	2-4-83	30 552	\$	\$

Named Insured **ST. JOE MINERALS CORP.**

This endorsement is issued by that company named in the Declarations of the policy designated above as the insurer under such policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in such Declarations.

#### EMPLOYEE BENEFITS - LIABILITY COVERAGE

##### Limit of Liability

1,000,000, CSL      Thousand Dollars each claim\*  
 Thousand Dollars aggregate

\*Each claim subject to a \$1,000 deductible

##### Rates per Employee

\$ \_\_\_\_\_ First 5,000  
 \$ \_\_\_\_\_ Next 5,000  
 \$ \_\_\_\_\_ Over 10,000

##### Premium Basis

Estimated No. of Employees \_\_\_\_\_

It is agreed, in consideration of the premium and in reliance upon the statements in the application and subject to the terms of this endorsement and of the policy to which this endorsement is attached as follows:

I. **COVERAGE:** The Company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages on account of any claim made against the insured by any employee, former employee, or the beneficiaries or legal representatives thereof, for injury caused by any negligent act, error or omission of the insured, or any other person for whose acts the insured is legally liable; arising out of the administration of employee benefits as defined herein.

II. **DEDUCTIBLE:** \$1,000 shall be deducted from the amount of each claim covered under the terms of this endorsement and the Company shall be liable for loss only in excess of that amount. The Company may at its option investigate, negotiate, or settle any claim, and the insured agrees, if the Company undertakes to negotiate or settle any such claim, to join the Company in such negotiation or settlement to the extent of the amount to be deducted as herein provided or to reimburse the Company for such deductible amount, if and when such claim is paid by the Company.

III. The defense, settlement, supplementary payments and provisions of the policy shall apply as respects the coverage hereby afforded.

IV. **POLICY PERIOD AND TERRITORY:** This insurance applies only to claims brought against the Named Insured during the policy period within the United States of America, its territories or possessions or Canada, resulting from negligent acts, errors or omissions in the administration of Employee Benefits, provided the Named Insured, at

the effective date of this policy, had no knowledge of or could not have reasonably foreseen any circumstances which might result in such claim.

#### DEFINITIONS

1. **"INSURED":** The unqualified word "insured" wherever used in relation to the insurance afforded hereby, includes not only the Named Insured, but also any partner, executive officer, director, stockholder or employee, provided such employee is authorized to act in the administration of the Employee Benefits.

2. **"EMPLOYEE BENEFITS":** The term "Employee Benefits" shall mean group-life insurance, group accident and health insurance, profit sharing plans, pension plans, employee stock subscription plans, workmen's compensation, unemployment insurance, social security and disability benefits insurance.

3. **"ADMINISTRATION:** As respects the insurance afforded hereby, the unqualified word "Administration", wherever used shall mean:  
 (a) Giving counsel to employees with respect to the Employee Benefits;  
 (b) Interpreting Employee Benefits;  
 (c) Handling of records in connection with Employee Benefits;  
 (d) Effecting enrollment, termination or cancellation of employees under Employee Benefit Programs;  
 performed by a person authorized by the Named Insured to do such acts.



Countersigned \_\_\_\_\_

Duly authorized agent

Form U-GL-108

F14586

DR000111

**EXCLUSIONS**

The insurance afforded by this endorsement does not apply:

- (a) To any dishonest, fraudulent, criminal or malicious act, libel, slander, discrimination or humiliation;
- (b) To bodily injury to, or sickness, disease or death of any person, or to injury to or destruction of any tangible property, including the loss of use thereof;
- (c) To any claim for failure of performance of contract by any insured;
- (d) To any claim based upon the Named Insured's failure to comply with any law concerning workmen's compensation, unemployment insurance, social security or disability benefits;
- (e) To any claim based upon failure of stock to perform as represented by any insured;
- (f) To any claim based upon advice given by an insured to participate or not to participate in stock subscription plans;
- (g) To any liability imposed upon fiduciary, administrator, or other party in interest as defined in the Employee Retirement Income Security Act of 1974 (P.L. 93-406), as now or hereafter amended as respects any Employee Benefit plan.

The conditions of the policy entitled "Assistance and Co-operation of the Insured", "Action Against Company", "Other Insurance", "Subrogation", "Changes, Assignment", "Cancellation" apply to the insurance afforded hereby and the following Conditions apply:

**A. LIMITS OF LIABILITY:** The Limit of Liability stated above as applicable to "each claim" is the limit of the Company's liability for all damages incurred on account of any claim covered hereunder the limit of liability stated above as "aggregate" is subject to the above provision respecting each claim, the total limit of the Company's liability for all claims covered hereunder and occurring during each annual endorsement period. The inclusion herein of more than one insured shall not operate to increase the limits of the Company's liability.

**B. PREMIUM:** The premium stated above is an estimated premium only. The termination of each annual period covered by this endorsement, the insured, on request, will furnish the Company a statement of the total number of employees at the end of the period and the earned premium shall be computed at the rate set forth above, on the basis of one-half of the sum of the total number of employees at the inception of the period and the total number of employees at the end of the period. If the earned premium thus computed exceeds the estimated advance premium paid, the insured shall pay the excess to the Company; if less, the Company shall return to the insured the unearned portion paid by such insured subject to the Minimum premium for this insurance stated above.

**C. NOTICE OF CLAIM OR SUIT:** Irrespective of the application of the deductible amount, written notice of any claim or alleged negligent act, error or omission shall be given by or on behalf of the insured to the Company. If suit is brought, the insured shall immediately forward to the Company every summons or other process received by him.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy, unless otherwise stated herein.

F14597

DR000123

## COVERAGE PART

## PERSONAL INJURY LIABILITY INSURANCE

L 9214  
REV. 1-73For attachment to Policy No. 80 72 010, to complete said policy.

## SCHEDULE

Coverage	Limits of Liability	% Insured's Participation
P—Personal Injury Liability	\$1,000,000 thousand dollars aggregate	
The insurance afforded is only with respect to personal injury arising out of an offense included within each of the following groups of offenses as are indicated by specific premium charge or charges.		
Groups of Offenses		Advance Premiums
A. False Arrest, Detention or Imprisonment, or Malicious Prosecution		\$ INCL.
B. Libel, Slander, Defamation or Violation of Right of Privacy		\$ IN
C. Wrongful Entry or Eviction or Other Invasion of Right of Private Occupancy		\$ COMPOSITE
Form numbers of endorsements attached at issue		RATE
		\$
		Total Advance Premium \$ INCL.
		Minimum Premium \$

## I. COVERAGE P—PERSONAL INJURY LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury (herein called "personal injury") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the named insured's business:

Group A—false arrest, detention or imprisonment, or malicious prosecution;

Group B—the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the named insured;

Group C—wrongful entry or eviction, or other invasion of the right of private occupancy;

If such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such personal injury even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

## Exclusions

This insurance does not apply:

(a) to liability assumed by the insured under any contract or agreement;

(b) to personal injury arising out of the willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;

(c) to personal injury sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the named insured;

(d) to personal injury arising out of any publication or utterance described in Group B, if the first known publication or utterance of the same or similar material by or on behalf of the named insured was made prior to the effective date of this insurance;

(e) to personal injury arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof.

## II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

(a) If the named insured is designated in the declarations as an individual the person so designated and his spouse;

(b) If the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

(c) If the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to personal injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

## III. LIMITS OF LIABILITY; INSURED'S PARTICIPATION

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain personal injury, or (3) claims made or suits brought on account of personal injury, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of personal injury liability stated in the schedule as "aggregate".

If a participation percentage is stated in the schedule for the insured, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the insured; provided, the company may pay the insured's portion of a loss to effect settlement of the loss, and, upon completion of the action taken, the named insured shall promptly reimburse the company therefor.

## IV. ADDITIONAL DEFINITION

When used in reference to this insurance:

"damages" means only those damages which are payable because of personal injury arising out of an offense to which this insurance applies.



F14586

DR000112

## COVERAGE PART

## PREMISES MEDICAL PAYMENTS INSURANCE

1.6438

For attachment to Policy No. 80 72 010 to complete said policy.

## SCHEDULE

The insurance afforded is only with respect to the following Coverage indicated by specific premium charge or charges. The limit of the company's liability against such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Limits of Liability		Advance Premiums
C—Premises Medical Payments	10,000	dollars each person	50,000
(a) Premises and operations			dollars each account
(b) Recreators			X X X
(c) Sports activities			
Form numbers of endorsements attached at issue			
			Total Advance Premium \$

## 1. COVERAGE C—PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains bodily injury caused by accident all reasonable medical expenses incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the named insured is afforded coverage for bodily injury liability under this policy.

## Exclusions

This insurance does not apply:

## (a) to bodily injury

(1) arising out of the ownership, maintenance, operation, use, loading or unloading of

(i) any automobile or aircraft owned or operated by or rented or loaned to any insured, or

(ii) any other automobile or aircraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to any insured;

(2) arising out of (i) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunt activity or in practice or preparation for any such contest or activity or (ii) the operation or use of any snowmobile or trailer designed for use therewith;

(3) arising out of the ownership, maintenance, operation, use, loading or unloading of

(i) any watercraft owned or operated by or rented or loaned to any insured, or

(ii) any other watercraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to watercraft while ashore on the insured premises; or

(4) arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any insured;

## (b) to bodily injury

(1) included within the completed operations hazard or the products hazard;

(2) arising out of operations performed for the named insured by independent contractors other than (i) maintenance and repair of the insured premises or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

(3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the named insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the named insured is such an owner or lessor;

(4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.

## (c) to bodily injury

(1) to the named insured, any partner therein, any tenant or other person regularly residing on the insured premises or any employee of any of the

foregoing if the bodily injury arises out of and in the course of his employment therewith;

(2) to any other tenant if the bodily injury occurs on that part of the insured premises rented from the named insured or to any employee of such a tenant if the bodily injury occurs on the tenant's part of the insured premises and arises out of and in the course of his employment for the tenant;

(3) to any person while engaged in maintenance and repair of the insured premises or alteration, demolition or new construction at such premises;

(4) to any person if any benefits for such bodily injury are payable or required to be provided under any workman's compensation, unemployment compensation or disability benefits law, or under any similar law;

(5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest unless a premium charge is entered for sport activities in the policy with respect to Premises Medical Payments Coverage;

(6) to any medical expense for services by the named insured, any employee thereof or any person or organization under contract to the named insured to provide such services.

## II. LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage stated in the schedule as applicable to "each person" is the limit of the company's liability for all medical expenses for bodily injury to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all medical expenses for bodily injury to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each accident".

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

## III. ADDITIONAL DEFINITIONS

When used in reference to this insurance including endorsements forming a part of the policy:

"Insured premises" means all premises owned by or rented to the named insured with respect to which the named insured is afforded coverage for bodily injury liability under this policy, and includes the ways immediately adjoining on land; "medical expense" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

## IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada.

## V. ADDITIONAL CONDITION

Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.



F14587

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The following is to be completed only when the endorsement is in "Incident to Professional" or "Professional Liability Insurance" form.

COMPANY: CONTRACTOR LIABILITY INSURANCE—MANUFACTURERS' AND OWNERS', LANDLORDS' AND TENANTS' LIABILITY ENDORSEMENT

LIABILITY

Adv-3609  
**CONTRACTOR LIABILITY INSURANCE**  
 (Blanket Coverage—Blank Form)

19434

This endorsement, effective 12/01 A.M., standard (law), forms a part of policy No. 80 72 010

Issued to

by

*Mildred Lane*  
 SCHEDULE

The insurance afforded for contractor liability is only with respect to such of the following coverages as are indicated by a specific premium charge applicable thereto. The limits of the company's liability against each such coverage shall be as stated herein, subject to the terms of the policy, having reference thereto.

Advance Premiums		Limits of Liability		Coverages		
each occurrence		aggregate				
\$ INCL. PER	GL 9916			Contractual Bodily Injury Liability		
\$	\$	\$		Contractual Property Damage Liability		
\$ Total Advance Premiums						
Advance Premiums		Rates		Premium Bases	Code No.	Designation of Contracts on File or Known to the Company
Bodily Injury	Property Damage	B.I.	P.D.			
INCL.	INCL.	INCL. IN COMPOSITE RATE		(1) Cost (2) Sales		THAT PORTION OF ANY CONTRACT OTHER THAN A CONTRACT AS DEFINED IN THE POLICY, BY THE TERMS OF WHICH THE NAMED INSURED ASSUMES THE LIABILITY OF THE OTHER PARTY TO THE AGREEMENT
\$ INCL.	\$ INCL.	Total Advance B.I. and P.D. Premiums				

The following exclusions do not apply with respect to any "construction agreement":

The company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

**1 COVERAGES—CONTRACTOR BODILY INJURY LIABILITY  
 CONTRACTOR PROPERTY DAMAGE LIABILITY**

The company will pay on behalf of the insured all sums which the insured, by reason of contractor liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

bodily injury or  
 property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

(1) any arbitration proceeding wherein the company is not entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such proceedings, or

(2) any suit when the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions**

This insurance does not apply:

(a) to liability assumed by the insured under any incidental contract;

(b) (1) if the insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such insured, including

(i) the preparation or approval of maps, drawings, plans, reports, surveys, change orders, designs or specifications, and

(ii) supervisory, inspection or engineering services.

(2) if the insured is an architect, engineer or surveyor to the liability of the insured, his agents or employees arising out of

(i) the preparation or approval of maps, drawings, plans, reports, surveys, change orders, designs or specifications, or

(ii) the giving of or the failure to give directions or instructions by the insured, his agents or employees, provided such giving or failure to give is the primary cause of the bodily injury or property damage;

(c) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or conduct incident to any of the foregoing.

(d) to bodily injury or property damage for which the insured may be held liable

(over)

F14582

DR000108

- (1) as a person or organization, and if the business of manufacturing, distributing, selling or serving alcoholic beverages, or
- (2) if not so engaged, as an owner or lessee of premises used for such purposes.
- If such liability is imposed
- (1) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage; or
- (2) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol; or which causes or contributes to the intoxication of any person;
- but part (2) of this exclusion does not apply with respect to liability of the insured as an owner or lessee described in (2) above;
- (a) in any obligation for which the insured or any carrier at his insurer may be held liable under any workers' compensation, unemployment and pension or disability benefits law, or under any similar law;
- (b) in any obligation for which the insured may be held liable in an action on a contract by a third party beneficiary for bodily injury or property damage arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person of organization engaged in the project;
- (g) to property damage to
- (1) property owned or occupied by or rented to the insured,
- (2) property used by the insured, or
- (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
- (h) to property damage to premises altered by the named insured arising out of such premises or any part thereof;
- (i) to loss of use of tangible property which has not been physically injured or destroyed resulting from
- (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
- (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;
- but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured when such products or work have been put to use by any person or organization other than the insured;
- (j) to property damage to the named insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of one of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any hidden or suspected defect or deficiency therein;
- (m) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
- (n) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of fumes, vapors, soot, flames, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply to such discharge, dispersal, release or escape if sudden and accidental;
- Unless stated in the schedule or not applicable, the following exclusions also apply to contractual liability assumed by the insured under any agreement relating to construction operations.
- This insurance does not apply:
- (a) to bodily injury or property damage arising out of construction, maintenance or repair of watercraft or loading or unloading thereof;
- (b) to bodily injury or property damage arising out of operations, while in any part of any railroad property, affecting any railroad bridge or trestle, tracks, road beds, tunnels, underpasses or crossings;
- (c) to bodily injury or property damage included within the completed operations hazard or the products hazard;
- (1) the completion hazard,

- (2) the named insured, or
- (3) the named insured's covered property damage hazard.

#### VI. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

#### III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

**Contractual Bodily Injury Liability.**—The total liability of the company for all damages, including damages for cost and loss of services, because of bodily injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

**Contractual Property Damage Liability.**—The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the named insured.

**Contractual Bodily Injury and Property Damage Liability.**—For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposures to substantially the same general conditions shall be considered as arising out of one occurrence.

#### IV. ENDORSEMENT TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.

#### V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract of agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

#### VI. ADDITIONAL CONDITIONS

##### Arbitration

The company shall be entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

##### Premium

The advance premium stated in the schedule is the estimated premium on account of such written contracts as are on file with or known to the company. The named insured shall notify the company of all other written contracts entered into during the policy period to which this insurance applies.

When used as a premium basis:

1. the word "cost" means the total cost of all work in connection with an contract of the type designated in the schedule for this insurance with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contract by the insured. It includes the cost of all labor, materials and equipment furnished, used or obligated for use in the execution of such work, whether furnished by the insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations in which exclusions (a) or (b) apply, unless such exclusions are waived in the schedule.

2. the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than those which the named insured and such others collect as a separate item and remit directly to a governmental division.

LAURENCE

ZUR 001395

Other Attach: None need be completed only when this endorsement is new. Document is prepared by the Insurer.

LIABILITY

61 04 10 00d, 11 891  
G 209

11 891  
11 891

**REAL PROPERTY — LIABILITY — FIRE**

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:  
**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
 STOREKEEPER'S INSURANCE**

This endorsement, effective

11/01 A.M., stands over

, forms a part of policy No. 80 72 010

issued to

by

*Mildred Tramed*

"Authorized Representative"

Premium	Rate (per \$100 of Limit)	Limit of Liability	Description of Property
\$ INCL.	INCL.	\$ 100,000 each occurrence	ALL REAL PROPERTY OR PREMISES NOT OWNED BY THE NAMED INSURED

It is agreed that the Property Damage Liability Coverage applies to property damage to structures or portions thereof rented to or occupied by the named insured and described in this endorsement, including fixtures permanently attached thereto. If such property damage arises out of fire, subject to the following additional provisions:

1. With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the insured under any contract or agreement.

2. The limit of liability stated in this endorsement applies separately to the insurance under this endorsement and is in lieu of any other limit of liability stated in the policy.

11/01/01

F14599

DR000125

GL 99 16  
Ex 11

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated here.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective 2-4-83

Policy No. 80 72 010

Endorsement No.

Named insured ST. JOE MINERALS CORP. ET AL

Counterigned by

[Authorized Representative]

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following.

**COMPREHENSIVE GENERAL LIABILITY INSURANCE**  
**COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE**  
**CONTRACTUAL LIABILITY INSURANCE**  
**MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE**  
**OWNERS AND CONTRACTORS LIABILITY INSURANCE**  
**OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE**

**AMENDMENT--LIMITS OF LIABILITY**

(Single Limit)

(Policy Aggregate Limit)

**SCHEDULE**

Coverages	Limits of Liability
Bodily Injury Liability and Property Damage Liability	\$1,000,000 each occurrence \$1,000,000 aggregate

It is agreed that the provisions of the policy captioned "LIMITS OF LIABILITY" relating to Bodily Injury Liability and Property Damage Liability are amended to read as follows:

**LIMITS OF LIABILITY**

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the Company's liability is limited as follows:

**Bodily Injury Liability and Property Damage Liability:**

- (a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability for all damages including damages for care and loss of services because of bodily injury and property damage sustained by one or more persons or organizations as a result of any one occurrence, provided that with respect to any occurrence for which notice of this policy is given in lieu of security, or when this policy is certified as proof of financial responsibility under the provisions of the Motor Vehicle Financial Responsibility Law of any state or province, such limit of liability shall be applied to provide the separate limits required by such law for Bodily Injury Liability and Property Damage Liability to the extent of the coverage required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.
- (b) If an aggregate amount is stated in the Schedule, then, subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all bodily injury and property damage which occurs during each annual period while this policy is in force commencing from its effective date, shall not exceed the limit of liability stated in the Schedule of this endorsement as "aggregate".
- (c) For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

GL 99 16 03 81

F14600

DR000126



**Endorsement #1**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Acct Premium	Return Premium
BD 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured

ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE  
NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****ITEM: 1 (A) NAMED INSURED:**

ST. JOE MINERALS CORPORATION, ENERGY RESEARCH CORPORATION, ST. JOE WORLDWIDE EXPLORATION, COQUINA OIL CORPORATION, PEA RIDGE IRON ORE, INC. AND/OR THEIR SUBSIDIARY, OWNED, CONTROLLED, ASSOCIATED, AFFILIATED, AND MANAGED COMPANIES AND/OR CORPORATIONS AS NOW OR HEREAFTER MAY BE CONSTITUTED INCLUDING ANY PARTNERSHIP, JOINT VENTURE OR CO-VENTURE OF WHICH THE INSURED IS A PARTNER OR MEMBER AND WHERE THE INSURED IS REQUIRED, OR UNDERTAKES TO PROVIDE INSURANCE TO SUCH VENTURES, OTHERWISE ONLY FOR THE INSURED'S PROPORTIONATE LIABILITY OF SUCH VENTURE.

Countersigned

*Mildred Francis*

Authorized Representative

U-GL-113-A (7-81 ed)

ZUR 001397

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add'l Premium	Rel. - Dem. -
80 72 010	2-4-83	2-4-84	2-4-83	30 552	\$	\$

Named Insured **ST. JOE MINERALS CORP; ET AL**Address (including Zip Code) **250 PARK AVE.,  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**COMPREHENSIVE GENERAL LIABILITY**

IT IS AGREED THAT THE PREMIUM FOR THE PERIOD 2-4-83 TO 2-4-84 IS \$114,000.  
IT IS PAYABLE AS FOLLOWS:

<u>DUE DATE</u>	<u>AMOUNT</u>
2-4-83	\$28,500
5-4-83	28,500
8-4-83	28,500
11-4-83	28,500

Countersigned

Authorized Representative

U-G-1134-1-81 ec.

F14602

DR000128

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add'l Premium	Retain'l Premium
80.72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVE.,  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following.

**COMPREHENSIVE GENERAL LIABILITY**

IT IS HEREBY AGREED THAT THE PREMIUM FOR THE PERIOD 2-4-83 TO 2-4-84 IS \$114,000 AND SHALL BE COMPUTED ON THE BASIS OF THE COMPOSITE RATES AS FOLLOWS:

<u>ESTIMATED PAYROLL</u>	<u>COMPOSITE RATE PER \$100 OF PAYROLL</u>	<u>ESTIMATED ANNUAL PREMIUM</u>
994,041,031	.12122	\$114,000

Countersigned Mildred Francis  
Authorized Representative

UCL-1152 (7-8) 821

F14603

DR000129

**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**GENERAL LIABILITY****NOTICE OF OCCURRENCE**

"IN THE EVENT OF AN OCCURRENCE OR LOSS, NOTICE THEREOF SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED TO THE COMPANY OR ITS AUTHORIZED AGENTS AS SOON AS PRACTICABLE AFTER THE NAMED INSURED'S DIRECTOR OF RISK MANAGEMENT AT ITS EXECUTIVE OFFICES BECOMES AWARE OF SUCH AN OCCURRENCE OR LOSS PROVIDED, HOWEVER, THAT FAILURE TO GIVE NOTICE OF ANY OCCURRENCE WHICH AT THE TIME OF ITS HAPPENING DID NOT APPEAR TO INVOLVE THIS POLICY BUT WHICH, AT A LATER DATE, WOULD APPEAR TO GIVE RISE TO CLAIMS HEREUNDER, SHALL NOT PREJUDICE SUCH CLAIM.

Countersigned

*Mildred [Signature]*  
Authorized Representative

U-GL-113-A (7-8) ed 1

F14604

DR000130



**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 332	\$	\$

Named Insured ST. JOE MINERALS CORP. ET AL

Address (including Zip Code) 250 PARK AVENUE  
NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

IT IS AGREED THAT THE "DEFINITION OF OCCURRENCE IS AMENDED TO INCLUDE THE FOLLOWING:

"ANY INTENTIONAL ACT BY OR AT THE DIRECTION OF  
THE INSURED WHICH RESULTS IN BODILY INJURY OR  
PROPERTY DAMAGE ARISING FROM THE USE OF FORCE  
FOR THE PURPOSE OF PROTECTING PERSONS OR PROPERTY."

Countersigned

*Mildred Francis*  
Authorized Representative

UQL-1134-17-81 881

F14605

DR000131

**Endorsement**

Policy No	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add'l Premium	Retain Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP.**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**GENERAL LIABILITY****IT IS HEREBY AGREED THAT:**

ANY PERSON, ORGANIZATION, TRUSTEE OR ESTATE FOR WHOM THE INSURED IS OBLIGATED BY CONTRACT TO PROVIDE INSURANCE AFFORDED BY THIS POLICY IS AN ADDITIONAL INSURED WITH RESPECT TO:

1. ANY OPERATION, WORK OR JOB PERFORMED BY FOR OR ON BEHALF OF THE NAMED INSURED.
2. THE OWNERSHIP, MAINTENANCE OR USE OF ANY EQUIPMENT IN THE CARE, CUSTODY OR CONTROL OF THE NAMED INSURED.
3. ANY REAL PROPERTY LEASED FROM THE NAMED INSURED.
4. ANY REAL PROPERTY LEASED TO THE NAMED INSURED.

Countersigned

*Mildred F. ...*  
Authorized Representative

U.S. ... 1-4-78 ...

F14806

DR000132

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End.	Agency No	Add Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**GENERAL LIABILITY****WAIVER OF SUBROGATION**

IT IS AGREED AND UNDERSTOOD:

IN THE EVENT OF ANY PAYMENT UNDER THIS POLICY, THE COMPANY SHALL BE SUBROGATED TO THE EXTENT OF SUCH PAYMENT, TO ALL THE INSURED'S RIGHTS OF RECOVERY THEREFORE, AND THE INSURED SHALL EXECUTE ALL PAPERS REQUIRED AND SHALL DO EVERYTHING THAT MAY BE NECESSARY TO SECURE SUCH RIGHTS, BUT THE COMPANY SHALL HAVE NO RIGHTS OF SUBROGATION AGAINST ANY PARENT OR OWNED OR CONTROLLED SUBSIDIARY OR AFFILIATED COMPANIES OR ANY NAMED INSURED. THE COMPANY WILL ACT IN CONCERT WITH ALL OTHER INTEREST CONCERNED, (INCLUDING THE INSURED) IN THE EXERCISE OF SUCH RIGHTS OF RECOVERY.

Countersigned \_\_\_\_\_

Authorized Representative

U-GL-113-A (7-83) ed 1

F14608

DR000134



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**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l Premium	Rel. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP.**Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**GENERAL LIABILITY****INCIDENTAL PROFESSIONAL LIABILITY INSURANCE - DESIGNATED EMPLOYEES**

IT IS AGREED THAT, ON THE WRITTEN REQUEST OF ST. JOE MINERALS CORP. THE COMPANY WILL PAY ON BEHALF OF PROFESSIONAL, SUPERVISORY OR MANAGEMENT PERSONNEL WORKING IN THE LEGAL, TAX OR INSURANCE DEPARTMENTS OF THE NAMED INSURED ALL SUMS WHICH SUCH PERSONNEL SHALL BECOME LEGALLY OBLIGATED TO PAY AS DAMAGES BECAUSE OF ACTS OR OMISSIONS IN GIVING INCIDENTAL PROFESSIONAL ADVICE TO EMPLOYEES OF THE NAMED INSURED OR TO OTHERS.

IT IS FURTHER AGREED THAT THE COVERAGE PROVIDED BY THIS ENDORSEMENT SHALL ALSO APPLY ON THE WRITTEN REQUEST OF ST. JOE MINERALS CORP. TO ANY SAFETY PERSONNEL OF THE INSURED WHILE ACTING WITHIN THE SCOPE OF THEIR DUTIES AT SUCH.

THE COVERAGE PROVIDED BY THIS ENDORSEMENT SHALL NOT APPLY:

- (A) TO ANY SERVICES PERFORMED OR ADVICE GIVEN FOR WHICH A FEE HAS BEEN CHARGED.
- (B) TO ANY PROVEN AND MATERIAL DISHONEST, FRAUDULENT, CRIMINAL OR MALICIOUS ACT.
- (C) EXCEPT AS RESPECTS SAFETY PERSONNEL, TO BODILY INJURY OR DEATH OF ANY PERSON.

Counter-signed

F14567

DR000093





PAGE 2 OF 2  
**Endorsement**

Policy No.	Eff Date of Pol	Exp Date of Pol	Eff Date of End	Agency No	Add Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP.**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**GENERAL LIABILITY**

- (D) TO INJURY TO OR DESTRUCTION OF TANGIBLE PROPERTY, INCLUDING THE LOSS OF USE THEREOF; BUT THIS EXCLUSION SHALL BE WAIVED AS RESPECTS SAFETY PERSONNEL ON A CLAIM-BY-CLAIM BASIS AT THE OPTION OF ST. JOE MINERALS CORP.
- (E) TO ANY NEGLIGENT ACT, ERROR OR OMISSION IN THE ADMINISTRATION OF THE INSURED'S EMPLOYEE BENEFITS PROGRAM; OR
- (F) TO ANY CLAIM BASED UPON THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974 OR SUCCESSOR LEGISLATION OR LIKE LEGISLATION.

THE LIMITS OF LIABILITY UNDER THIS ENDORSEMENT APPLY AS FOLLOWS:

\$1,000,000 EACH CLAIM  
\$1,000,000 EACH AGGREGATE

Countersigned

*Mildred France*

F14568

DR000094

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No.	Add'l. Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured ST. JOE MINERALS CORP. ET AL

Address (including Zip Code) 250 PARK AVENUE  
NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**COMPREHENSIVE GENERAL LIABILITY**

**GENERAL LIABILITY**  
**AMENDATORY ENDORSEMENT - ADDITIONAL DEFINITION**

IT IS AGREED THAT THE FOLLOWING DEFINITION IS ADDED:

"LOADING OR UNLOADING" WITH RESPECT TO AN AUTOMOBILE, MEANS THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE PLACE WHERE IT IS ACCEPTED FOR MOVEMENT INTO OR ONTO AN AUTOMOBILE OR WHILE IT IS IN OR ON AN AUTOMOBILE OR WHILE IT IS BEING MOVED FROM AN AUTOMOBILE TO THE PLACE WHERE IT IS FINALLY DELIVERED, BUT "LOADING OR UNLOADING" DOES NOT INCLUDE THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE (OTHER THAN A HAND TRUCK) NOT ATTACHED TO THE AUTOMOBILE.

Countersigned

Authorized Representative

U-GL 1134 (7-81 ed.)

F14569

DR000095

**Endorsement** #11

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****CROSS LIABILITY ENDORSEMENT**

THE FOLLOWING CROSS LIABILITY CLAUSE IS MADE PART OF THIS POLICY:

THE INCLUSION OF MORE THAN ONE CORPORATION, PERSON, ORGANIZATION, FIRM OR ENTITY AS INSURED UNDER THIS POLICY SHALL NOT IN ANY WAY AFFECT THE RIGHTS OF ANY SUCH CORPORATION, PERSON, ORGANIZATION, FIRM OR ENTITY AS RESPECTS ANY CLAIM, DEMAND, SUIT OR JUDGMENT MADE, BROUGHT OR RECOVERED, BY OR IN FAVOR OF ANY OTHER INSURED, OR BY OR IN FAVOR OF ANY EMPLOYEE OF SUCH OTHER INSURED. THIS POLICY SHALL PROTECT EACH CORPORATION, PERSON, ORGANIZATION, FIRM OR ENTITY IN THE SAME MANNER AS THOUGH A SEPARATE POLICY HAD BEEN ISSUED TO EACH, BUT NOTHING HEREIN SHALL OPERATE TO INCREASE THE COMPANY'S LIABILITY AS SET FORTH ELSEWHERE IN THIS POLICY BEYOND THE AMOUNT FOR WHICH THE COMPANY WOULD HAVE BEEN LIABLE IF ANY ONE PERSON OR INTEREST HAD BEEN NAMED AS INSURED.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

COUNTERSIGNED

*Mildred Francis*  
Authorized Representative

UGL-113-A (7-81 ed.)

ZUR 001408



PAGE 1 OF 2  
**Endorsement** #12

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add. Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 532	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

**PRODUCTS AND COMPLETED OPERATIONS  
WORLDWIDE COVERAGE ENDORSEMENT**

THE DEFINITION OF "POLICY TERRITORY" IS AMENDED BY ADDING THE FOLLOWING THERETO:

- (4) ANYWHERE IN THE WORLD, WITH RESPECT TO THE OPERATIONS OF ANY NAMED INSURED DOMICILED IN THE UNITED STATES OF AMERICA, PROVIDED THAT
- (A) IF CLAIM IS MADE OR SUIT IS BROUGHT ELSEWHERE THAN WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS OR CANADA, THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUTY TO INVESTIGATE AND SETTLE SUCH CLAIM AND DEFEND SUCH SUIT AND,
- (B) IN ANY CASE IN WHICH THE COMPANY ELECTS NOT TO INVESTIGATE, SETTLE OR DEFEND THE INSURED SHALL, UNDER THE SUPERVISION OF THE COMPANY, MAKE OR CAUSE TO BE MADE SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLE NECESSARY, AND SUBJECT TO PRIOR AUTHORIZATION BY THE COMPANY, WILL EFFECT TO THE EXTENT POSSIBLE SUCH SETTLEMENT AS THE COMPANY AND INSURED DEEM PRUDENT.

Countersigned   
Authorized Representative

ZUR 001409



PAGE 2 OF 2  
**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Addl Premium	Retain Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP., ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

THE COMPANY SHALL REIMBURSE THE NAMED INSURED FOR THE REASONABLE COST OF SUCH INVESTIGATION, SETTLEMENT OR DEFENSE. NOTHING HEREIN SHALL OBLIGATE THE COMPANY TO PAY ANY SUCH CLAIM, JUDGMENT OR TO DEFEND ANY SUCH SUIT AFTER THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY HAS BEEN EXHAUSTED BY PAYMENT OF JUDGMENTS OR SETTLEMENTS.

IT IS ALSO AGREED THAT SUCH INSURANCE AS AFFORDED BY THE POLICY SHALL APPLY TO CLAIMS ARISING OUT OF ACCIDENT OCCURRING OUTSIDE THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OF CANADA PROVIDED THE ORIGINAL SUIT FOR SUCH DAMAGES IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OF CANADA.

Countersigned

*Mildred Francis*

Authorized Representative

ZUR 001410

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No.	Advt. Premium	Reg. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 532	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS TO THE INSUREDS COAL, OIL  
AND NATURAL GAS OPERATIONS, COVERAGE IS EXCLUDED UNDER THIS POLICY FOR  
SEEPAGE AND POLLUTION, COST OF REMEDIATION AND COST OF CONTAIN

Countersigned

Authorized Representative

UAGL-113-A (7-81 ed)

F14574

DR000100





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**Endorsement #14**

Policy No.	ER Date of Pol.	Exp. Date of Pol.	ER Date of End.	Agency No.	Adm. Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (Including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**INCIDENTAL PROFESSIONAL LIABILITY ENDORSEMENT**

THE COMPANY WILL, PAY ON BEHALF OF THE INSURED ALL SUMS WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY AS DAMAGES BECAUSE OF BODILY INJURY ARISING OUT OF THE RENDERING OF OR FAILURE TO RENDER, DURING THE POLICY PERIOD PROFESSIONAL SERVICES BY ANY PHYSICIAN, DENTIST, NURSE, TRAINED MEDICAL PERSONNEL WHILE EMPLOYED OR UNDER CONTRACT BY THE INSURED TO PROVIDE SUCH SERVICES IN THE COURSE OF HIS EMPLOYMENT.

THE COMPANY SHALL HAVE THE RIGHT AND DUTY TO DEFEND ANY SUIT AGAINST THE INSURED SEEKING SUCH DAMAGES EVEN IF ANY OF THE ALLEGATIONS OF THE SUIT ARE GROUNDFLESS, FALSE OR FRAUDULENT, ANY MAY MAKE SUCH INVESTIGATION AND SETTLE ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT, BUT THE COMPANY SHALL NOT BE OBLIGATED TO PAY ANY CLAIM OR JUDGEMENT OR DEFEND ANY SUIT AFTER THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY HAS BEEN EXHAUSTED BY THE PAYMENT OF JUDGMENTS OR SETTLEMENTS.

**EXCLUSION:**

THIS INSURANCE DOES NOT APPLY TO LIABILITY OF THE INSURED AS THE PROPRIETOR, SUPERINTENDENT OR EXECUTIVE OFFICER OF ANY HOSPITAL, SANITARIUM, CLINIC WITH BED AND BOARD FACILITIES, OR BUSINESS ENTERPRISES.

Countersigned \_\_\_\_\_

Authorized Representative

ZUR 001412



PAGE 2 OF 3

**Endorsement** #14

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Adm. Premium	Retain. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIMIT**

IT IS FURTHER AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THIS ENDORSEMENT ALSO APPLIES TO THE ADDITIONAL INTERESTS OF ANY PHYSICIAN, DENTIST, NURSE, TRAINED MEDICAL PERSONNEL EMPLOYED BY OR UNDER CONTRACT TO THE NAMED INSURED BUT SUCH EXTENSION OF COVERAGE APPLIES ONLY WITH RESPECT TO ANY MALPRACTICE, ERROR OR MISTAKE COMMITTED BY SUCH FOR THE NAMED INSURED.

THE INCLUSION OF SUCH ADDITIONAL INTEREST OR INTERESTS SHALL NOT OPERATE TO INCREASE THE LIMITS OF THE COMPANY'S LIABILITY.

**DEFINITIONS:**

1. THE DEFINITION OF "BODILY INJURY" IS AMENDED TO INCLUDE INJURY ARISING OUT OF THE RENDERING OF OR FAILURE TO RENDER PROFESSIONAL SERVICES BY ANY PHYSICIAN, DENTIST, NURSE OR TRAINED MEDICAL PERSONNEL WHILE EMPLOYED BY OR UNDER CONTRACT TO THE INSURED TO PROVIDE SUCH SERVICES.
2. "OCCURRENCE" MEANS AN ACCIDENT, INCLUDING INJURIOUS EXPOSURE TO CONDITION WHICH RESULTS IN INJURY DURING THE POLICY PERIOD.
3. "MALPRACTICE" MEANS MALPRACTICE, ERROR OR MISTAKE (A) IN RENDERING OR FAILING TO RENDER TO SUCH PERSON, OR INFLECTING INJURY, MEDICAL, SURGICAL, DENTAL OR NURSING TREATMENT, INCLUDING THE FURNISHING OF FOOD OR BEVERAGES IN CONNECTION THEREWITH OR (B) IN FURNISHING OR DEFENDING DRUGS OR MEDICAL, DENTAL OR SURGICAL SUPPLIES OR APPLIANCES, OR (C) IN HANDLING OR PERFORMING AUTOPSIES ON DECEASED HUMAN BODIES.

EXCEPT AS DEFINED HEREIN, THE POLICY DOES NOT APPLY TO MALPRACTICE.

Countersigned

*Mildred Francis*  
Authorized Representative

ZUR 001413



PAGE 3 OF 5

**Endorsement #14**

Policy No.	St. Date of Pol.	Exp. Date of Pol.	ER. Date of Exp.	Agency No.	Add. Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP., ET AL**Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****EXCLUSION:****THE ENDORSEMENT DOES NOT APPLY:**

- (A) TO INJURY ARISING OUT OF THE PERFORMANCE OF CRIMINAL ACT OR CAUSED BY A PERSON WHILE UNDER THE INFLUENCE OF INTOXICATION OR NARCOTICS.
- (B) TO LIABILITY ASSUMED BY THE INSURED UNDER ANY AGREEMENT GUARANTEEING THE RESULT OF ANY TREATMENT;
- (C) TO ANY USE OF X-RAY APPARATUS FOR THERAPEUTIC TREATMENT, TO ANY USE OF RADIUM, OR TO THE PRESCRIBING OF X-RAY OR RADIUM DOSAGES;
- (D) TO ANY OBLIGATION FOR WHICH THE INSURED OR ANY CARRIER AS HIS INSURER MAY BE HELD LIABLE UNDER ANY WORKMEN'S OR UNEMPLOYMENT COMPENSATION, DISABILITY BENEFITS OR SIMILAR LAW;
- (E) TO LIABILITY OF AN INSURED, IF ANY INDIVIDUAL, FOR HIS PERSONAL ACTS OR OMISSIONS ARISING OUT OF ACTIVITIES TOTALLY UNRELATED TO THE NAMED INSURED;
- (F) THE HANDLING OF OR PERFORMING OF AUTOPSIES ON DEAD BODIES;
- (G) TO BODILY INJURY OR DEATH DUE TO RENDERING OF OR FAILURE TO RENDER ANY COSMETIC, EAR PIERCING, MASSAGE, EXCEPT FOR HEART FAILURE, OR SUSPECTED HEART FAILURE, CHIROPRACTIC SERVICES, CHIROPODY SERVICE OR TREATMENT OR THE PRESCRIBING AND/OR FURNISHING OF VISUAL OR AUDIO AIDS OR DEVICES.

Counsel/signed William J. ...  
Authorized Representative

ZUR 001414



PAGE 4 OF 5

**Endorsement #16**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Exp. Date of End.	Agency No.	Add'l Premium	Return Premium
BD 72 010	2-4-83	2-4-84	2-4-83	50 532	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****WITH RESPECT TO THE INSURANCE AFFORDED BY THIS ENDORSEMENT**

- (A) THE DEFENSE, SETTLEMENT, SUPPLEMENTARY PAYMENTS, INSURING AGREEMENT AND THE ASSISTANCE AND COOPERATION OF THE INSURED CONDITION OF THE POLICY SHALL NOT APPLY TO THIS INSURANCE INsofar AS THEY REFER TO EXPENSES INCURRED BY THE INSURED FOR IMMEDIATE MEDICAL AND SURGICAL RELIEF TO OTHERS IMPERATIVE AT THE TIME OF THE ACCIDENT.
- (B) UPON THE INSURED BECOMING AWARE OF ANY ALLEGED INJURY COVERED HEREIN, WRITTEN NOTICE SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED, IN ACCORDANCE WITH THE NOTICE OF ACCIDENT CONDITION OF THE POLICY.
- (C) REGARDLESS OF THE NUMBER OF (1) INSURED UNDER THIS POLICY, (2) PERSONS OR ORGANIZATIONS WHO SUSTAIN BODILY INJURY OR PROPERTY DAMAGE, OR (3) CLAIMS MADE OR SUITS BROUGHT ON ACCOUNT OF BODILY INJURY OR PROPERTY DAMAGE, THE COMPANY'S LIABILITY IS LIMITED AS FOLLOWS:

THE TOTAL LIABILITY OF THE COMPANY FOR ALL DAMAGES, INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, BECAUSE OF BODILY INJURY SUSTAINED BY ONE OR MORE PERSONS AS THE RESULT OF ANY ONE OCCURRENCE SHALL NOT EXCEED THE LIMIT OF BODILY INJURY LIABILITY STATED IN THE DECLARATIONS AS APPLICABLE TO "EACH OCCURRENCE".

Countersigned

*Mildred Francis*  
Authorized Representative

ZUR 001415



PAGE 3 OF 5

**Endorsement** #14

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End	Agency No.	Add'l Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****(D) EXCESS INSURANCE:**

IF THERE IS OTHER INSURANCE AGAINST A LOSS COVERED UNDER THIS ENDORSEMENT THE INSURANCE PROVIDED UNDER THIS POLICY SHALL BE EXCESS INSURANCE OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE AND SHALL BE NON CONTRIBUTORY.

THE LIMITS OF LIABILITY UNDER THIS ENDORSEMENT APPLY AS FOLLOWS:

\$1,000,000 EACH CLAIM

\$1,000,000 EACH AGGREGATE

Countersigned

*Mildred France*  
Authorized Representative

ZUR 001416

**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l Premium	Retain'd Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**COMPREHENSIVE GENERAL LIABILITY**

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY IS HEREBY EXTENDED TO INCLUDE THE FOLLOWING ENTITIES.

- 1 - PARK 250 ASSOCIATES  
444 MADISON AVENUE  
NEW YORK, N.Y. 10022
- 2 - BEAVER COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY, AS  
RESPECTS BOND ISSUE FOR ANTI POLLUTION CONTROLS AT  
INSUREDS JOSEPH TOWN LOCATION.
- 3 - EQUIBANK, N.A. AS RESPECTS BOND ISSUE FOR ANTI-POLLUTION  
CONTROLS AT THE INSUREDS JOSEPH TOWN LOCATION.

*Mildred Francis*

Counter-signed \_\_\_\_\_  
Authorized Representative

F14580

U.G. 1114 1281 401

DR000106



**Endorsement #16**

Policy No.	Exp. Date of Pol.	Exp. Date of Pol.	Exp. Date of End.	Agency No.	Add'l Premium	Return Premium
80 72 030	2-4-83	2-4-84	2-4-83	50 55%	\$	\$

Named Insured - **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY****PERSONAL INJURY**

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE DEFINITION OF PERSONAL INJURY IS AMENDED TO INCLUDE THE FOLLOWING:

"PERSONAL INJURY" INCLUDES BUT IS NOT LIMITED TO BODILY INJURY, MENTAL INJURY, MENTAL ANGUISH, PAIN, SHOCK, SICKNESS OR DISEASE SUSTAINED BY ANY PERSON WHICH OCCURS DURING THIS POLICY PERIOD, INCLUDING DEATH AT ANY TIME RESULTING THEREFROM.

Countersigned

*Michael J. ...*  
Authorized Representative

ZUR 001418



# Endorsement 917

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add. Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 352	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

## NON-OWNED WATERCRAFT COVERAGE

IT IS AGREED THAT EXCLUSION (E) OF THE COMPREHENSIVE GENERAL LIABILITY COVERAGE PART DOES NOT APPLY WITH RESPECT TO BODILY INJURY OR PROPERTY DAMAGE ARISING OUT OF THE MAINTENANCE OPERATION OR USE, INCLUDING LOADING OR UNLOADING, OF ANY WATERCRAFT UNDER 50 FEET IN LENGTH, PROVIDED SUCH WATERCRAFT IS NOT OWNED BY THE NAMED INSURED OR IS NOT BEING USED TO CARRY PERSONS FOR A CHARGE.

Countersigned

Authorized Representative

U-GL-113A (7-81 ed)

ZUR 001419

**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l Premium	Rate - Original
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following.

**COMPREHENSIVE GENERAL LIABILITY****WORLDWIDE COVERAGE****IT IS AGREED:**

1. SUCH INSURANCE AS AFFORDED BY THE POLICY SHALL APPLY TO CLAIMS ARISING OUT OF ACCIDENTS OCCURRING OUTSIDE THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OR CANADA PROVIDED THE ORIGINAL SUIT FOR SUCH DAMAGES IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OR CANADA.

Countersigned

*Mildred Francis*  
Authorized Representative

U-GL-113-A (7-8) ed.

F14592

DR000118

**Endorsement**

Policy No	ER Date of Pol	ER Date of Pol	ER Date of End	Agency No	Adm. Premium	Retain. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 532	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**COMPREHENSIVE GENERAL LIABILITY**

IT IS HEREBY AGREED AS RESPECTS BLANKET CONTRACTUAL COVERAGE:

LIQUOR LAW EXCLUSION (D), ALIENATED PREMISES EXCLUSION (H) AND CONSTRUCTION OPERATIONS EXCLUSION (O) ARE DELETED.

IT IS ALSO AGREED THAT UNDER THE CONTRACTUAL LIABILITY SECTION, ANY REFERENCE TO ANY WRITTEN CONTRACT IS AMENDED TO ANY CONTRACT.

Countersigned

*Mildred*  
Authorized Representative

F14591

U.S. 11-3-2 1-2-83

DR000117

**Endorsement**

Policy No.	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add'l Premium	Return Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

AS RESPECTS THE ADDITIONAL INSURED (VENDORS BROAD FORM) ENDT. THE FOLLOWING APPLIES:

PROVISION 1 (B) (IV) DOES NOT APPLY TO RE-ADDRESSING OF THE PRODUCTS.

Countersigned

Authorized Representative

F14590

U.G.L. 113A 17-81 601

DR000116

**Endorsement**

Policy No	Eff. Date of Pol	Exp. Date of Pol	Eff. Date of End	Agency No	Add'l Premium	Repl. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP.**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

IT IS HEREBY AGREED AS RESPECTS ADDITIONAL INSURED (EMPLOYERS) ENDORSEMENT FORM 19106, EXCLUSION 1, (FELLOW EMPLOYEE EXCLUSION) IS DELETED.

Countersigned \_\_\_\_\_  
Authorized Representative

U-32-1113-A 7-81 ed 1

F14589

DR000115



**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add'l. Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (Including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

**COMPREHENSIVE GENERAL LIABILITY**

IT IS HEREBY AGREED AS RESPECTS PERSONAL INJURY LIABILITY INSURANCE FORM #9288,

THE FOLLOWING IS INCLUDED

GROUP D - DISPARAGEMENT, HUMILIATION AND DISCRIMINATION

IT IS FURTHER AGREED THAT EXCLUSIONS (A) AND (C) ARE DELETED,

Counter-signed

Authorized Representative

*Mildred Francis*

U-G-113-1-51-001

F14612

DR000138

**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Agency No.	Add. Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 532	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following.

**GENERAL LIABILITY**

IT IS HEREBY AGREED THAT AS RESPECTS FORM L9259A, COMPREHENSIVE GENERAL INSURANCE, EXCLUSIONS (H), (K), (L), (Q) ARE DELETED.

Countersigned \_\_\_\_\_  
Authorized Representative

U.S. 113-A-1-81 001

F14586

DR000092

**Endorsement**

Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of Exp.	Agency No.	Add'l Premium	Ret. Premium
80 72 010	2-4-83	2-4-84	2-4-83	50 352	\$	\$

Named Insured **ST. JOE MINERALS CORP. ET AL**

Address (including Zip Code) **250 PARK AVENUE  
NEW YORK, N.Y.**

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY**

IT IS HEREBY AGREED AS RESPECTS EMPLOYEE BENEFITS LIABILITY ANY REFERENCE TO  
"PROVIDED THE NAMED INSURED AT THE EFFECTIVE DATE, HAD NO  
KNOWLEDGE OF OR COULD NOT HAVE REASONABLY FORESEEN ANY CIRCUMSTANCES  
WHICH MIGHT RESULT IN SUCH CLAIM", IS DELETED.

Countersigned \_\_\_\_\_  
Authorized Representative

U.G.L. 11-5-4-7-81 601

F14588

DR000114

☒ ZURICH INSURANCE COMPA  
☐ AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY  
221 N. MARTINDALE RD., SCHAUMBURG, IL 60196

•TICE OF REINSTATEMENT : 1  
OF CANCELED POLICY

Date of Reinstatement 11-7-83

12:01 A.M., standard time at the address of the named insured

ST. JOE MINERALS CORP.  
250 PARK AVENUE  
NEW YORK, N.Y.

Policy No. 80 72 010

Agency 50-552

RECEIVED  
NOV 8 1983

INSURANCE DEPT

You are hereby notified that the policy, herein designated, issued to you by the above named company, and canceled effective 11-7-83, is hereby reinstated and remains in full force and effect as of the above reinstatement date.

This reinstatement shall not be effective with respect to any accident or loss, covered by the designated policy, if such accident or loss occurred during the period of said cancellation and date of reinstatement.

COPIES TO

MARSH & McLENNAN, INC.  
1221 AVENUE OF THE AMERICAS  
NEW YORK, N.Y. 10020

Respectfully,

ELLEN BAIRD

*Ellen Baird*  
Authorized Representative

ORIGINAL

U-01-2369

F14610

DR000136